

Exhibit “C”

April 28, 2015

To Whom It May Concern,

We, the students of Principles of Finance (101), meeting on Wednesdays at 7pm, regretfully express our complete discontent with the teaching methods employed by Professor Robin Bhattacharya. We are extremely dissatisfied with his instruction for the following reasons.

On the first quiz, which we had early on in the semester, Prof. Bhattacharya provided us with 10 questions. Three of those questions had not been discussed at all in class. At the end of the test we all expressed our confusion as to why there were questions on the quiz that pertained to material we had not yet learned. Prof. Bhattacharya said we were going to be instructed on the information that evening, after the quiz was over. We explained that we didn't think it made sense to quiz us on something prior to learning it, and asked if he would either re administer the quiz at the end of the class OR disregard those three questions when grading the quiz, as we did not understand the questions. One of the questions referred to "Nominal Yield", and we explained that we did not know what that was. Frustrated, Prof. Bhattacharya replied "it is not my responsibility to teach you the English language. If you do not know what those words mean then you learned nothing in high school." We were taken aback by this, and many of us were offended by this statement.

These situations continue to arise in class each week, as he expects us to know information that we have not gone over in class. He has made it very clear that we should already know much of the subject matter from other courses. Many of us are taking this class as an introduction to the field of finance and do not have any background in accounting or any other related fields. We have explained this to him, yet he continues to say that it isn't his problem. While a few of us have had exposure to finance related learning, the majority of us enrolled in the class with the understanding that it was an entry level class and that there were not any prerequisite courses required. Therefore, we expected that we would be taught the basics of finance, rather than be expected to come well versed in the subject.

Further, his lectures are incredibly confusing. He contradicts himself frequently, and because of this we have asked him to write certain things on the board, so as to avoid unnecessary confusion. However his response (as quoted from last class) was "I just said it so I don't need to write it". On more than one occasion we have taken notes which we later discussed in class, and Prof. Bhattacharya became upset because our notes were wrong. We all had exactly the same notes with the same definitions, which we wrote down word for word when he spoke. Yet he strongly stated that he had not said that and that somehow we had all managed to write it wrong because he "has a very sharp mind" and he "remembers everything". This has happened more than once.

Additionally, the language/jargon he uses in class does not align with the text book. We have brought this to his attention on numerous occasions, as we have found ourselves confused by the terms he uses. His response was "it is not my job to teach you vocabulary" "figure it out".

We have also confronted him on the fact that he has provided us with information which disagrees with both our text book and academic internet sources, yet he responded by saying that all other sources were wrong and that he knows best. A few of us who have taken related courses have also spoken up, explaining that they learned things differently from other professors, both at RCC and other private schools; once again he stood firmly on the claim that there was "no way" he was wrong.

This class has been incredibly confusing and frustrating, as we have not learned anything from Prof. Bhattacharya. This semester has been a waste of time, money and effort. The only students who are managing to keep their grades up are those few of us who have already learned the material elsewhere.

We enrolled in this class desiring to learn, with some of us wanting the knowledge for our personal lives and others of us wanting to grow professionally. Many of us did not take this class because we had to, but rather because we wanted to. We have been working very hard to try to figure things out on our own, but Prof. Bhattacharya has done nothing but confuse and discourage us. Some of us have family members in the field of finance who are appalled by the way in which we are (or rather are NOT) being instructed. While Prof. Bhattacharya constantly reminds us that he is a knowledgeable professional he fails to be able to explain things clearly.

Due to the unorganized and unclear nature of the class, most of us have been unable to successfully complete the quizzes. We have asked for the opportunity to review our quizzes after they are graded so that we can make note of our mistakes so as to improve our areas of weakness. However, we are not allowed to have our quizzes back for study purposes, even though Prof. Bhattacharya said that he does not reuse the same questions on future quizzes. So why can't we have them back to guide our studies?

This is a professor who conveys a sense of complete lack of interest in seeing us succeed. Our entire grade is weighted on quizzes and tests, yet we are not prepared for them nor get to review them afterward. We requested opportunities to improve our grades with homework assignments or even a small percentage for perfect attendance, yet all requests were denied and instead were met with a response of "if you are failing it is not my fault". How is this effective? The majority of the class (even those of us with honors) are near failing. And those of us who aren't, as previously mentioned, are surviving the course purely off of formerly acquired knowledge. There is no *good* reason for this. The course material is *not* that complicated, it's just presented very poorly. The grammar on the quizzes is atrocious, and pertains to random topics which we are not prepared for.

This is the worst academic experience any of us have ever had, and some of us are entirely turned off from pursuing finance further because of this class.

Had we known the semester would have played out this way we all would have dropped it early on and taken the course with another professor. However, due to our desire to learn and succeed, we decided to stick it out, hoping that our determination and hard work would pay off.

We are asking for your immediate attention regarding these matters.

Thank you in advance for your time and consideration regarding the above.